Detailed Single Year Tables

Category of Change: Level of Monthly Benefits

Proposed Provision: B7.3. Give credit to parents with a child under 6 for earnings for up to five years. The earnings credited for a childcare year equal one half of the SSA average wage index (about $36,128 in 2025). The credits are available for all past years to newly eligible retired-worker and disabled-worker beneficiaries starting in 2026. The 5 years are chosen to yield the largest increase in AIME.

	Proposal (Expressed as a percentage of current-law taxable payroll)				Change from Current Law (Expressed as a percentage of current-law taxable payroll)		
Year	Cost Rate	Income Rate	Annual Balance	Trust Fund Ratio 1-1-year	Cost Rate	Income Rate	Annual Balance
2025	15.15	12.80	-2.35	169	0.00	0.00	0.00
2026	15.29	13.03	-2.25	149	0.00	0.00	-0.00
2027	15.49	13.08	-2.40	131	0.01	0.00	-0.01
2028	15.61	13.11	-2.50	113	0.02	0.00	-0.02
2029	15.72	13.14	-2.58	95	0.03	0.00	-0.03
2030	15.84	13.16	-2.68	77	0.04	0.00	-0.04
2031	15.96	13.19	-2.78	60	0.05	0.00	-0.05
2032	16.06	13.20	-2.86	42	0.06	0.00	-0.06
2033	16.16	13.25	-2.91	24	0.09	0.00	-0.08
2034	16.23	13.27	-2.96	7	0.09	0.00	-0.08
2035	16.33	13.28	-3.05	—	0.10	0.00	-0.10
2036	16.44	13.29	-3.15	—	0.11	0.00	-0.11
2037	16.54	13.30	-3.24	—	0.12	0.01	-0.12
2038	16.62	13.31	-3.31	—	0.14	0.01	-0.13
2039	16.70	13.32	-3.38	—	0.15	0.01	-0.14
2040	16.76	13.32	-3.44	—	0.16	0.01	-0.15
2041	16.81	13.33	-3.48	—	0.17	0.01	-0.16
2042	16.85	13.33	-3.52	—	0.18	0.01	-0.17
2043	16.89	13.34	-3.56	—	0.19	0.01	-0.18
2044	16.94	13.34	-3.60	—	0.20	0.01	-0.19
2045	16.98	13.34	-3.63	—	0.20	0.01	-0.19
2046	17.02	13.35	-3.67	—	0.21	0.01	-0.20
2047	17.06	13.35	-3.71	—	0.22	0.01	-0.21
2048	17.11	13.36	-3.75	—	0.23	0.01	-0.22
2049	17.16	13.36	-3.80	—	0.24	0.01	-0.23
2050	17.22	13.37	-3.85	—	0.25	0.01	-0.23
2051	17.27	13.37	-3.90	—	0.25	0.01	-0.24
2052	17.34	13.38	-3.96	—	0.26	0.01	-0.25
2053	17.41	13.39	-4.03	—	0.27	0.01	-0.25
2054	17.49	13.39	-4.10	—	0.27	0.01	-0.26
2055	17.58	13.40	-4.18	—	0.28	0.01	-0.26
2056	17.67	13.41	-4.26	—	0.28	0.01	-0.27
2057	17.76	13.42	-4.35	—	0.29	0.01	-0.27
2058	17.86	13.42	-4.44	—	0.29	0.01	-0.28
2059	17.95	13.43	-4.52	—	0.29	0.02	-0.28
2060	18.04	13.44	-4.60	—	0.30	0.02	-0.28
2061	18.12	13.45	-4.67	—	0.30	0.02	-0.28
2062	18.20	13.45	-4.74	—	0.30	0.02	-0.29
2063	18.27	13.46	-4.81	—	0.30	0.02	-0.29
2064	18.34	13.46	-4.87	—	0.31	0.02	-0.29
2065	18.41	13.47	-4.94	—	0.31	0.02	-0.29
2066	18.48	13.48	-5.00	—	0.31	0.02	-0.29
2067	18.55	13.48	-5.07	—	0.31	0.02	-0.30
2068	18.62	13.49	-5.13	—	0.31	0.02	-0.30
2069	18.69	13.49	-5.20	—	0.31	0.02	-0.30
2070	18.77	13.50	-5.27	—	0.32	0.02	-0.30
2071	18.85	13.51	-5.34	—	0.32	0.02	-0.30
2072	18.92	13.51	-5.41	—	0.32	0.02	-0.30
2073	18.99	13.52	-5.47	—	0.32	0.02	-0.30
2074	19.06	13.52	-5.54	—	0.32	0.02	-0.30
2075	19.12	13.53	-5.59	—	0.32	0.02	-0.30
2076	19.17	13.53	-5.64	—	0.32	0.02	-0.30
2077	19.22	13.54	-5.68	—	0.32	0.02	-0.30
2078	19.25	13.54	-5.71	—	0.32	0.02	-0.31
2079	19.27	13.54	-5.72	—	0.32	0.02	-0.31
2080	19.28	13.55	-5.73	—	0.32	0.02	-0.31
2081	19.28	13.55	-5.73	—	0.32	0.02	-0.31
2082	19.27	13.55	-5.73	—	0.32	0.02	-0.30
2083	19.26	13.55	-5.71	—	0.32	0.02	-0.30
2084	19.23	13.55	-5.68	—	0.32	0.02	-0.30
2085	19.19	13.54	-5.65	—	0.32	0.02	-0.30
2086	19.14	13.54	-5.60	—	0.32	0.02	-0.30
2087	19.08	13.54	-5.55	—	0.32	0.02	-0.30
2088	19.02	13.53	-5.49	—	0.32	0.02	-0.30
2089	18.96	13.53	-5.43	—	0.32	0.02	-0.30
2090	18.89	13.53	-5.37	—	0.32	0.02	-0.30
2091	18.83	13.52	-5.31	—	0.31	0.02	-0.30
2092	18.78	13.52	-5.26	—	0.31	0.02	-0.30
2093	18.73	13.52	-5.22	—	0.31	0.02	-0.30
2094	18.70	13.51	-5.18	—	0.31	0.02	-0.30
2095	18.67	13.51	-5.16	—	0.31	0.02	-0.30
2096	18.65	13.51	-5.14	—	0.31	0.02	-0.30
2097	18.64	13.51	-5.13	—	0.31	0.02	-0.30
2098	18.64	13.51	-5.13	—	0.31	0.02	-0.30
2099	18.65	13.51	-5.14	—	0.31	0.02	-0.30
2100	18.67	13.51	-5.15	—	0.31	0.02	-0.30

Summarized Estimates: Proposal

2025 -2099	Cost Rate	Income Rate	Actuarial Balance	Year of reserve depletion[1]
	17.84%	13.80%	-4.05%	2034

Summarized Estimates: Change from Current Law

Cost Rate	Income Rate	Actuarial Balance
0.23%	0.01%	-0.22%

[1] Under current law, the year of Trust Fund reserve depletion is 2034.

Estimates based on Intermediate Assumptions of the 2025 Trustees Report

Office of the Chief Actuary
Social Security Administration
September 25, 2025